

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NEW YORKReturn Date: 2/21/19 at 11am

In re:

Velda Clarke-JamesCase No. 1-18-47160 cec
Chapter 13

Debtor(s)

NOTICE OF MOTION

PLEASE TAKE NOTICE that upon the annexed application of

Velda Clarke-James, a hearing will be held before the Hon.
Carla E. Cray, Bankruptcy Judge, to consider the motion for an Order
granting relief as follows:

1. Denying/dismissing proof of Claim filed by Jenelle
C. Arnold / Maridgel Potts LIT and Bay View Loan
servicing, acting as agent for Judgment holder (Bony).
2. To the alternative ordering discovery on the Claim
3. Imposing Sanction(s) on Violation of Laws
4. Denying enforcement on said Judgment Endured by
misconduct, deceptive practices, corroborating activities
Contrary to Laws, falsification and fraud

Date and time of hearing: 2/21/19 at 11am
 Location: U.S. Bankruptcy Court
 271-C Cadman Plaza East
 Brooklyn, New York 11201-1800
 Courtroom # 3529, 3rd Floor

Dated: 01/15/2019Velda Clarke-James
Signature

Print name: VELDA CLARKE-JAMES
 Address: P O Box 130335
Brooklyn NY 11213
 Phone: 917 445 1999
 Email: AllaboutRE2@gmail.com

CLERK
U.S. BANKRUPTCY COURT
EASTERN DISTRICT OF
NEW YORK

2019 FEB -4 P 4:29

RECEIVED

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NEW YORK

In re:

Velda Clarke-JamesCase No. 1-18-47160-CEC
Chapter 13

Debtor(s)

APPLICATION IN SUPPORT OF MOTION

TO THE HON. Coyle E. Gray, Bankruptcy JudgeI, Velda Clarke-James, "debtor", make this application insupport of my motion for the following relief: Denying / dismissing / discontinuing
Proof of Claim filed by Jenelle C Arnold Aldridge Pite Ltd; Bony New
Loan Servicing as invalid by the agency's failure to file its Agency
Principal relationship agreement with claim; invalid by the 'Incorrect,
Inconsistent and falsely derived amounts of its claim; and the
Claim/Judgment made in violation of Laws - 18 USC section 4313,
In support of this motion, I hereby allege as follows: 3215 (b)(1)(C)

Alleged agent listed above is in violation of Bankruptcy Code
Section 18 USC 152, 157, 357, by making false statements in
bankruptcy court. The loan amounts not verified by the State
Court, gives the referee failed to comply with the Judge's order
of Referee of 9/6/13. Never held the 20 day meeting with debtor,
Directly discussed the account, never signed the order until
2015 (2 years) later, at which time the referee's order expired
Entry was not made within the year as required by 18 USC 3215 (b)
this renders the Referee's order void. Jenelle's Claim amounts
is an illusory one derived from an account closed by
Bank of America as of 11/28/2008 (see attached). Almost a year
prior to Bank of New York 8/11/2009 lawsuit, attempted communi-
cation with Bony New to the Bank of America. Bony claim to obtain
all as of 01/28/2012 (years after final lawsuit - see attached). Bony attorneys
are all in violation of NYS Chief Administrative Judge's rule 301.1, C.P.R. 301.2.
the defendant in Substantive Referee and in violation of NYS home loan program
Wherefore, Applicant prays for an Order granting the relief requested. Cause pursuant to NYS RPAPL 1301
Rescinded revealed the loan is being paid by unknown parties. 1302, 1303, 1304, 1305.

Dated: 01/5/19Velda Clarke-James
Signature

LOAN DETAIL

Current as of: 12/25/2018

Exhibit B

HOME		DEAL DETAIL		DEAL SELECTION		LOAN SUMMARY		LOAN ANALYTICS		<<< Prev Loan		Next Loan >>>	
Deal: C\WALT04-24CB				Pool-ID: 01		Loan #: 3135 3135							
Collateral Type-----		AA		Address----									
Collateral Description		Alt A		City-----		BROOKLYN							
Product Description--				State-----		NY							
Originator Name-----		COUNTRYWIDE HOME LOANS		ZIP Code-		11213							
Servicer Name-----		BAC HOME LOANS SERVICING LP.		MSA-----		New York-Newark-Jersey City, NY-NJ-PA							

Last 24 Months Delinquency History (rightmost is FFF FFF FFF FFF FFF FFF FFF FFF FFF FFF)

Balances		Payment		Pre-Payment		Rates	
Original Loan Balance:	\$330,000	Current P&I:	\$2,032	Prepay Penalty Amt:		Original Interest Rate:	6.250
Current Loan Balance:	\$310,945	Current Interest:	\$1,271	Prepay Penalty Ind:		Current Interest Rate:	6.250
Beg. Sched. Loan Bal:	\$243,968	Current Principal:	\$761	Prepay Penalty Months:	000		
End. Sched. Loan Bal:	\$243,207	Paid Thru Date:	01/01/2009	ARM Convertibility:		1st Payment Chg Date:	
Dates		Delinquency Status:	Foreclosure	NegAm Code:		1st Int. Rate Chg Date:	
Origination Date:	07/09/2004	Payoff Date:		NegAM Limit:		1st Rate Floor:	
First Payment Date:	09/01/2004	Loss Amount:	\$1,970			1st Rate Cap:	
Maturity Date:	08/01/2034	Loss Severity:		IO Term	000		
Balloon Date:		Original FICO:		IO Flag:	N	Next Rate Chg Dt:	
Terms		Payment Frequency:		IO End Date:		Next Rate @ Chg Dt:	
Term:	360	Payment Type:	Fixed	Loan Modifications			
Amort Term:	360	Balloon		Modified Flag:		Rate Reset:	
Fees		Balloon:		Modified Eff. Date:		Pay Reset:	
Service Fee:	0.250	Home Equity		Capitalized Flag:		ARM Teaser Period:	
Master Service Fee:		Home Equity Type:		Capitalized Amount:		Pay Teaser Period:	
Property Values		HELOC Teaser End Date:		Debt Forgiveness Ind:			
Sale Price/Appraisal:		HE Draw Term:		Debt Forgiveness Amt:		Periodic Rate Cap:	
OFHEO:		HE Utilization:		Interest Rate Mod. Flag:		Periodic Rate Floor:	
Current Property Value:	\$541,597	Senior Lien Amount:		Rate Mod. Shortfall Amt:		Periodic Pay Cap:	
MSA 3 Month Change:				Modification Type:		Periodic Pay Floor:	
MSA 6 Month Change:		Loan Characteristics					
MSA 12 Month Change:		Number Units:	2			Lifetime Rate Cap:	
LTV's		Property Type:	2-4 Units	BP Investigative Agency			
Original LTV:	75.00	Occupancy:	Owner	Exhibit 14			
				Index ID:			

*Exhibit**A*
Page 131 of 16.

At Part 88 of the Supreme Court
of the State of New York, held in
and for the County of Kings, at the
Courthouse, at 141 Livingston,
Brooklyn, New York, on the 6th
Day of September 2013

PRESENT: HON. DAWN JIMENEZ-SALTA,
Acting Supreme Court Justice

THE BANK OF NEW YORK F/K/A THE BANK
OF NEW YORK AS TRUSTEE FOR
CERTIFICATEHOLDERS CWALT, INC. ASSET-
BACKED CERTIFICATES, SERIES 2004-24CB.

ORDER OF REFERENCE

Plaintiff.

-against-

Index No. 20280/09

VELDA CLARKE-JAMES, RHONDA WRIGHT
A/K/A RHONDA M. WRIGHT, JPMORGAN CHASE
BANK, N.A., NYC ENVIRONMENTAL CONTROL
BOARD, NYS DEPARTMENT OF TAXATION AND
FINANCE AND "JOHN DOE" AND "JANE DOE",
the last two names being fictitious, said parties intended
being tenants or occupants, if any, having or claiming an interest
in, or lien upon the premises described in the complaint,

Foreclosure of:
186 Schenectady
Avenue, Brooklyn,
NY 11213
(Block 1365, Lot 52)

Defendants.

UPON review of the Notice of Motion dated October 22, 2009, the Summons,
Verified Complaint and Notice of Pendency filed in this action on August 11, 2009,
annexed thereto, and upon the Affirmation of Ronni Ginsberg, Esq. of the Law Offices of Jordan
S. Katz, P.C., counsel for Plaintiff, dated October 22, 2009, from which it appears that this
action was brought to foreclose a certain mortgage on real property situated in the County of

E

wall 100 feet;

THENCE Northerly parallel with Schenectady Avenue, 20 feet;

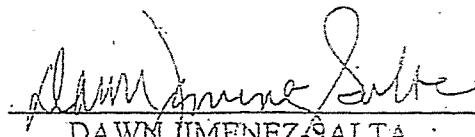
THENCE Easterly parallel with Park Place 100 feet to the Westerly side of Schenectady Avenue;

THENCE Southerly along the Westerly side of Schenectady Avenue 20 feet to the point or place of BEGINNING.

This constitutes the Decision of the Court.

Dated: September 6, 2013
Brooklyn, New York

Bank of New York Mellon
v.
Velda Clarke-James et al
(Index #20280/2009)



DAWN JIMENEZ SALTA
A.S.C.J.

HON. DAWN JIMENEZ SALTA

Kings, State of New York, at 186 Schenectady Avenue, Brooklyn, New York 11213 (Block 1365; Lot 52) by reason of certain defaults as alleged in the Complaint, and upon the Affidavit of Debra Lyman, who is Vice President of Litten Loan Servicing LP, mortgage servicing agent on behalf of Plaintiff Bank of New York Mellon sworn to August 14, 2009, and it is further appearing that all of the Defendants have been duly served with a copy of the Summons and Complaint or have appeared herein, copies of such affidavits of service being annexed to the motion as Exhibit "B" and no answer has been interposed by the Defendants, other than Defendant Velda Clarke-James whose answer has been stricken by this Court, though the time to do so has expired; and it appearing that none of the Defendant[s] is an infant, incompetent or absentee, or in the military, and that since the filing of the Notice of Pendency of this action on August 11, 2009, the complaint has not been amended in any manner whatsoever; on the pleadings and papers heretofore filed herein and no one appearing in opposition hereto,

NOW, on the motion of Ronni Ginsberg, Esq. of the Law Offices of Jordan S. Katz, P.C., attorneys of record for Plaintiff, it is

ORDERED, that the motion is granted; and it is further

ORDERED, this action, be, and the same is hereby referred to Roberto Lopez, Esq., having an office at 16 Gorge Lane, Pound Ridge, NY 10576 with the telephone number (914) 764-3446 as Referee to ascertain and compute the amount due to the Plaintiff herein for principal, interest, and other disbursements advanced as provided for by statute and in the Note and Mortgage upon which this action was brought, to examine and report whether or not the mortgaged premises should be sold in parcels, and that the Referee make his report no later

than sixty (60) days of the date of this order and that, except for good cause shown, the Plaintiff shall move for judgment no later than sixty (60) days of the date of the Referee's report, and it is further

ORDERED, that upon submission of the Referee's Report, Plaintiff shall pay \$250.00 to the Referee as compensation for his services, which sum may be recouped at a cost of litigation.

ORDERED, that the Referee appointed herein is subject to the requirements of Rule 36.2 (c) of the Chief Judge, and if the Referee is disqualified from receiving an appointment pursuant to the provision of that Rule, the Referee shall notify the Appointing Judge forthwith; and it is further

ORDERED, that by accepting this appointment the Referee certifies that he is in compliance with Part 36 of the Rules of the Chief Judge (22 NYCRR Part 36), including but not limited to, Section 36.2(e) ("Disqualifications from appointment"), and Section 36.2(d) ("Limitations on appointments based upon compensation"); and it is further

ORDERED, that a default judgment in favor of the Plaintiff be granted as to the claim described in the Plaintiff's Complaint herein; and it is further

ORDERED, that the caption of this action be amended by replacing Defendants sued herein as "JOHN DOE" and "JANE DOE" with MIKE "SMITH" - REFUSED TO GIVE LAST NAME, all without prejudice to the proceedings heretofore had herein; and it is further

ORDERED, that the caption of this action as amended, shall read as follows:

SUPREME COURT OF THE STATE OF NEW YORK
COUNTY OF KINGS

Index No.
20230/09

THE BANK OF NEW YORK MELLON F/K/A THE BANK OF
NEW YORK AS TRUSTEE FOR CERTIFICATEHOLDERS
CWALT, INC. ASSET-BACKED CERTIFICATES, SERIES 2004-24CB.

Plaintiff,

-against-

VELDA CLARKE-JAMES, RHONDA WRIGHT A/K/A RHONDA
M. WRIGHT, JPMORGAN CHASE BANK, N.A., NYC
ENVIRONMENTAL CONTROL BOARD, NYS DEPARTMENT OF
TAXATION AND FINANCE, MIKE "SMITH" - REFUSED TO
GIVE LAST NAME,

Defendants.

and it is further

ORDERED, that a copy of this Order with Notice of Entry shall be served upon the
designated Referee, the owner of the equity redemption, any tenants named in this action and any
other party entitled to notice within twenty (20) days of entry and no less than thirty (30) days
prior to any hearing before the Referee. The Referee shall not proceed to take evidence as
provided herein without proof of such service, which proof must accompany any application for
Final Judgment of Foreclosure and Sale.

ENTER.

A.J.S.C.

HON. DAWN JIMENEZ SALTA

Exhibit
D

SUPREME COURT OF THE STATE OF NEW YORK
COUNTY OF KINGS

THE BANK OF NEW YORK MELLON F/K/A THE BANK OF
NEW YORK AS TRUSTEE FOR CERTIFICATE HOLDERS
CWALT, INC. ASSET-BACKED CERTIFICATES SERIES
2004-24CB,

Index No.

20280/09

Plaintiff,

VERIFIED COMPLAINT

-against-

VELDA CLARKE-JAMES A/K/A VELDA CLARKE
JAMES, RHONDA WRIGHT A/K/A RHONDA M.
WRIGHT, JPMORGAN CHASE BANK, N.A., NYC
ENVIRONMENTAL CONTROL BOARD, NYS
DEPARTMENT OF TAXATION AND FINANCE, and
"JOHN DOE" and "JANE DOE", the last two names
being fictitious, said parties intended being tenants or
occupants, if any, having or claiming an interest in, or lien
upon the premises described in the complaint,

Defendants

Plaintiff, by its attorneys, THE LAW OFFICES OF JORDAN S. KATZ, P.C.

complaining of defendant(s), alleges:

1. At all times herein mentioned, plaintiff was, and still is a corporation organized and existing under and by virtue of the laws of the United States of America, authorized to transact business in the State of New York.

2. Upon information and belief, at all times herein mentioned defendant(s) VELDA CLARKE-JAMES A/K/A VELDA CLARKE JAMES, was and still is, a resident(s) of Kings County, State of New York.

AS AND FOR A FIRST CAUSE OF ACTION

3. On July 9, 2004, for valuable consideration, and for the purpose of securing payment

to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR FIRST FINANCIAL EQUITIES, INC. of the sum of \$330,000.00, with interest thereon, VELDA CLARKE-JAMES A/K/A VELDA CLARKE JAMES duly executed, acknowledged and delivered to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR FIRST FINANCIAL EQUITIES, INC. her mortgage note dated that date, whereby said defendant(s) bound herself to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR FIRST FINANCIAL EQUITIES, INC. in the amount of \$330,000.00 with interest thereon (the "NOTE").

4. As collateral security for the payment of the aforesaid indebtedness, VELDA CLARKE-JAMES A/K/A VELDA CLARKE JAMES, on the same day, duly executed, acknowledged and delivered to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR FIRST FINANCIAL EQUITIES, INC. her mortgage in the sum of \$330,000.00. The mortgage was duly recorded in the Office of the Clerk of the County of Kings on October 22, 2004, in CRFN: 2004000654004 (the "MORTGAGE"), whereby VELDA CLARKE-JAMES A/K/A VELDA CLARKE JAMES mortgaged to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR FIRST FINANCIAL EQUITIES, INC., its successors and assigns forever, the premises commonly known as 186 Schenectady Avenue, Brooklyn, NY 11213, more particularly described in Schedule (A) attached hereto, together with the improvements thereon erected. Any applicable mortgage tax was duly paid simultaneously with said recordation.

5. MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR FIRST FINANCIAL EQUITIES, INC. assigned all of its right, title and interest in NOTE and MORTGAGE to plaintiff by way of an assignment dated August 5, 2009 to be recorded in the Office of the Clerk of the County of Kings.

6. Plaintiff is the holder and owner of the aforesaid NOTE and MORTGAGE and has

complied with all of the provisions of section five hundred ninety-five-a of the Banking Law, section six-l or six-m of the banking law, and section thirteen hundred four of this article.

7. VELDA CLARKE-JAMES A/K/A VELDA CLARKE JAMES has failed, neglected and refused to comply with the provisions of the NOTE and MORTGAGE by failing to make and pay the installment of principal and interest due and owing on February 1, 2009 and thereafter, despite due demand therefor. Said default has continued for more than fifteen (15) days after the due date thereof.

8. By reason of the aforesaid, plaintiff has elected to declare the unpaid principal sum of the NOTE and MORTGAGE in the amount of \$310,944.73 with accrued interest at 6.25% per annum, from January 1, 2009, to be immediately due and payable.

9. By reason of the aforesaid, there is due and owing to plaintiff the sum of \$310,944.73, with interest thereon at 6.25% per annum from January 1, 2009.

10. Defendant, RHONDA WRIGHT A/K/A RHONDA M. WRIGHT, is named as a defendant herein by reason of being Prior Owner and Original Obligor of said mortgage.

11. Defendant, JPMORGAN CHASE BANK, N.A., is named as a defendant herein by reason of a Subordinate Mortgage in the sum of \$162,500.00, filed on July 14, 2006 IN CRFN: 2006000402333 executed by VELDA CLARKE-JAMES, RHONDA WRIGHT.

12. Defendant, NYC ENVIRONMENTAL CONTROL BOARD, is named as a defendant herein by reason of several judgments against VELDA CLARKE-JAMES A/K/A VELDA CLARKE JAMES, RHONDA WRIGHT A/K/A RHONDA M. WRIGHT. A copy of same is annexed hereto.

13. Defendant, NYS DEPARTMENT OF TAXATION AND FINANCE, is named as a defendant herein by reason of a judgment in the sum of \$1,778.16, filed on February 10, in INDEX NO. E030040254 against RHONDA M. WRIGHT.

14. Defendants, JOHN DOE and JANE DOE, the names of said individuals being sufficient, the parties intended being tenants or occupants of the Premises, if any, are named as defendants herein as having or claiming an interest in or lien upon the Premises which interest or lien is subject to the lien of plaintiff's mortgage.

15. Each of the above named defendants has or claims to have or may claim to have some interest in or lien upon the Premises or some part thereof, which interest or lien, if any, has accrued and is subject and subordinate to the lien of the NOTE and MORTGAGE.

16. The mortgaged premises are subject to and should be sold subject to any state of facts an accurate survey or inspection of the premises would show, encroachments, covenants, restrictions, agreements and easements of record, if any, real estate taxes and zoning restrictions and otherwise of any governmental authority having jurisdiction thereover affecting said premises and any prior mortgages or liens of record and the rights of the United States of America to redeem the Premises.

17. Plaintiff shall not be deemed to have waived, altered, released or changed its election hereinbefore made by reason of receipt of any payments, after the date of the commencement of this action or of any or all of the defaults mentioned herein, and such election shall continue and remain effective until the principal sum secured, the costs and disbursements of this action, and any and all future defaults under the aforesaid Note(s) or Mortgage(s) occurring prior to a discontinuance of this action are fully paid.

18. The subject Mortgage provides in part as follows:

"Lender may require that I pay immediately the entire amount then remaining unpaid under the Note and under this Mortgage. This requirement is called "immediate payment in full."

If Lender requires immediate payment in full, Lender may bring a lawsuit to take away all of my remaining rights in the Property and have the Property sold. At this sale Lender or another person may acquire the Property. This is known as "foreclosure and sale." If the proceeds of this sale are insufficient to repay Lender the amount due to Lender from

me under the Note and under this Mortgage, Lender may obtain a court judgment against me personally for the difference between all amounts due from me under the Note and under this Mortgage and the sale proceeds. In any lawsuit for foreclosure and sale, Lender will have the right to collect all costs and expenses of the foreclosure and sale allowed by law. This includes reasonable attorney's fees. All such sums as may come due will be secured by the lien of this Mortgage."

19. No other action has been commenced at law, or otherwise, for the recovery of the sum, or any part thereof, secured by the NOTE and MORTGAGE.

AS AND FOR A SECOND CAUSE OF ACTION

20. By reason of the aforesaid provisions set forth in the NOTE and MORTGAGE, there is due and owing to plaintiff from VELDA CLARKE-JAMES A/K/A VELDA CLARKE JAMES reasonable attorneys' fees in the amount of \$4,500.00, plus costs and disbursements, for which demand is hereby made.

AS AND FOR A THIRD CAUSE OF ACTION

21. Repeats and realleges with the same force and effect as if fully set forth at length herein the allegation stated and contained in the FIRST CAUSE OF ACTION, marked and numbered 1 through 16, inclusive and SECOND CAUSE OF ACTION, marked and numbered 23, inclusive.

22. The Mortgage in CRFN: 2004000654004 to be foreclosed, contains scrivener's errors in its description.

23. Plaintiff has no adequate remedy at law unless the said mortgage be reformed to reflect the correct legal description as set forth in Schedule "A" annexed hereto.

WHEREFORE, plaintiff demands judgment as follows:

(a) Defendant(s) and all persons claiming under said defendant(s) or any of them subsequent to the filing of a Notice of Pendency of this action in the appropriate county clerk's office, and every person whose conveyance is subsequent or subsequently recorded, be barred and foreclosed of all right, title, claim or lien and equity of redemption in said mortgaged premises; that such mortgaged premises be decreed to be sold as one parcel, subject to and should be sold subject to any state of facts an accurate survey or inspection of the premises would show, encroachments, covenants, restrictions, agreements and easements of record, if any, real estate taxes and zoning restrictions and otherwise of any governmental authority having jurisdiction thereover affecting said premises and any prior mortgages or liens of record and the rights of the United States of America to redeem the Premises, and that the monies arising from said lien be paid into Court;

On the first cause of action of this

(b) Plaintiff be paid the principal amount due on its Mortgage with interest thereon at 6.25% per annum from January 1, 2009, plus late charges, together with the amount of taxes, assessments, water charges, insurance premiums and other similar charges paid by plaintiff, if any, with interest on the subject amounts from the date of such payment by plaintiff, the expenses of this sale, together with any sum or sums to be paid to plaintiff to protect the security afforded by said Mortgage, including, but not limited to, watchmen or caretakers' fees, and fees incurred during the pendency of this action until the closing of title with the purchaser under the foreclosure sale; and that any sum so paid shall be added to the sums otherwise due to plaintiff pursuant to plaintiff's claims herein and to be deemed secured by the Note(s) and Mortgage(s) as therein provided; and they be declared a valid lien on the premises herein described, all with interest thereon from the date of each such amount, so far as the amount of such monies properly allocable thereto will pay the same; and that the defendant(s),

VELDA CLARKE-JAMES A/K/A VELDA CLARKE JAMES may be adjudged to pay the whole residue, or so much thereof as the Court may determine to be just and equitable, of the debt remaining unsatisfied after a sale of the mortgaged premises and the application of the proceeds pursuant to the directions contained in such judgment, and that in the event that plaintiff possesses any other lien(s) against said mortgaged premises either by way of judgment, junior mortgage or otherwise, plaintiff requests that such other lien(s) shall not be merged in plaintiff's cause(s) of action set forth in this complaint but that plaintiff shall be permitted to enforce said other lien(s) and/or seek determination of priority thereof in any independent action(s) or proceeding(s), including, without limitation, any surplus money proceedings;

On the second cause of action:

(c) Plaintiff be awarded the costs and disbursements of this action, plus reasonable attorneys' fees in the amount of \$4,500.00;

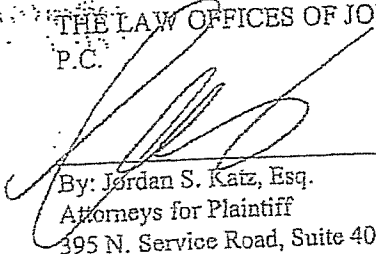
On the third cause of action:

(d) Plaintiff have said mortgage to be reformed to reflect the correct legal description as set forth in Schedule "A" annexed hereto.

(e) Plaintiff have such other and further relief as this Court may deem just and proper.

Dated: Melville, New York
August 10, 2009

THE LAW OFFICES OF JORDAN S. KATZ,
P.C.


By: Jordan S. Katz, Esq.
Attorneys for Plaintiff
395 N. Service Road, Suite 401,
Melville, NY 11747
(631) 454-8059

THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL
BE USED FOR THAT PURPOSE.

Produced by Transworld Research representing National Title Insurance of New York, Inc. Policy No. ND41-92-43731

**SCHEDULE A
LEGAL DESCRIPTION
TRN57636**

Borrower(s): Velma Clarke-James and Rhonda Wright

Property Address: 186 Schenectady Avenue, City of New York, Borough of Brooklyn, County of Kings

ALL THAT CERTAIN PLOT, PIECE OR PARCEL OF LAND, WITH THE BUILDINGS AND IMPROVEMENTS THEREON ERECTED, SITUATE, LYING AND BEING in the Borough of Brooklyn, County of Kings, City and State of New York and more particularly bounded and described as follows:

BEGINNING at a point on the Westerly side of Schenectady Avenue, distant 107 feet 7 inches Northerly from the corner formed by the intersection of the Westerly side of Schenectady Avenue with the Northerly side of Park Place;

RUNNING THENCE Westerly parallel with Park Place and part of the distance through a party wall 100 feet;

THENCE Northerly parallel with Schenectady Avenue 20 feet;

THENCE Westerly parallel with Park Place 100 feet to the Westerly side of Schenectady Avenue;

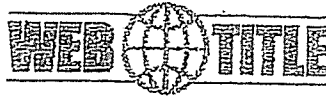
THENCE Southerly along the Westerly side of Schenectady Avenue 20 feet to the point or place of BEGINNING.

SAID PREMISES also known as 186 SCHENECTADY AVENUE, BROOKLYN, New York.

(518) 371-4209

1407 Route 9, Clinton Park, New York 12065

FAX: (518) 383-3436



SCHEDULE A

DESCRIPTION OF MORTGAGED PREMISES

Title No. 7092084

ALL THAT CERTAIN PLOT, piece or parcel of land, with the buildings and improvements thereon erected, situate, lying and being in the Borough of Brooklyn, County of Kings, City and State of New York and more particularly bounded and described as follows:

BEGINNING at a point on the Westerly side of Schenectady Avenue, distant 107 feet 7 inches Northerly from the corner formed by the intersection of the Westerly side of Schenectady Avenue with the Northerly side of Park Place;

RUNNING THENCE Westerly parallel with Park Place and part of the distance through a party wall 100 feet;

THENCE Northerly parallel with Schenectady Avenue, 20 feet;

THENCE Easterly parallel with Park Place 100 feet to the Westerly side of Schenectady Avenue;

THENCE Southerly along the Westerly side of Schenectady Avenue 20 feet to the point or place of BEGINNING.

Bankruptcy Credit ReportTM | Premium



4540 Honeywell Court
Dayton, OH 45424
www.cinlegal.com

Prepared for Salvatore Liga & Company, PLLC

Report Type: Individual Premium BCR Report Number: 5131862 Client Code: S4039 Reported Date: 07/11/2018

Client Overview



Name: Velda Clarke
SSN: XXX-XX-3009
Address: 186 Schenectady Ave
Brooklyn, NY 11213

Credit Score Analysis¹

Powered By credit: pert[®]

Client	Current Score	12 Month Post-Bankruptcy Credit Score	Net Credit Score Effect
Velda Clarke	597	N/A	N/A

This Premium Bankruptcy Credit Report includes information reported from:



Summary of Accounts with Balances

Account Type	Number of Accounts	Total Monthly Payments	Total of Balances Remaining	Past Due Accounts	Percentage of Past Due Accounts	Total Amount Past Due
Totals	0				NaN	

Alerts

1 Record(s)

Alert Message	Source
SSN MATCH: EXACT MATCH BETWEEN SSN ON INPUT AND SSN ON FILE	TU

Address Variations

9 Record(s)

Reported Address	Date Reported	Source
PO BOX 130335, BROOKLYN, NY 112130335	04/2018	EX
186 SCHENECTADY AVE, BROOKLYN, NY 112132838	11/2016	EX
PO BOX 130282, BROOKLYN, NY 112130282	08/2013	EX
130335 PO BOX 130335, BROOKLYN, NY 11213	06/24/2014	TU

Note: Source represents who reported the specific account. (TU = TransUnion, EQ = Equifax, EX = Experian, LM = LexisNexis). For a full explanation of each category, see "How to read a tradeline" at the end of this report.

Need assistance? Call us at 1-866-218-1003 (Monday - Friday, 8am - 8pm ET)

© 2018 CINgroup. All Rights Reserved

Page 1 of 10

Bankruptcy Credit ReportTM | Premium



4540 Honeywell Court
Dayton, OH 45424
www.cinlegal.com

Prepared for Salvatore Liga & Company, PLLC

Report Type: Individual Premium BCR

Report Number: 5131862

Client Code: S4039

Reported Date: 07/11/2018

Address Variations

9 Record(s)

Reported Address	Date Reported	Source
130282 PO BOX 130282, BROOKLYN, NY 11213	09/22/2011	TU
637 PROSPECT PL, BROOKLYN, NY 11216		TU
186 SCHENECTADY AVE #2, BROOKLYN, NY 11213	07/2018	EQ
PO BOX 130335, BROOKLYN, NY 11213	07/2018	EQ
637 PROSPECT PL APT 1, BROOKLYN, NY 11216	05/2010	EQ

Employment Variations

4 Record(s)

Reported Employment	Date Reported	Source
PROGRESS REALTY	07/2005	EX
PROGRESS FUNDING	03/2003	EX
AGAVE, NEW YORK, NY	01/06/2016	TU
COBARAS COUNTY SCHOOL	03/05/2008	TU

8-Year Supplemental National Bankruptcy Search

1 Record(s)

Court	Disposition	Date Filed	Obligation	Type	Docket	Plaintiff	Source
NEW YORK EASTERN - BROOKLYN	Unknown	2018-4-10	\$0	Bankruptcy Chapter13	1841985	VELDA CLARKE JAMES, VELDA CLARKE JAMES	LN

Note: Source represents who reported the specific account. (TU = TransUnion, EQ = Equifax, EX = Experian, LN = LexisNexis). For a full explanation of each category, see "How to read a tradeline" at the end of this report.



Need assistance? Call us at **1-866-218-1003** (Monday - Friday, 8am - 8pm ET)

© 2018 CINgroup. All Rights Reserved

Page 2 of 10

Bankruptcy Credit ReportTM | Premium



4540 Honeywell Court
Dayton, OH 45424
www.cinlegal.com

Prepared for Salvatore Liga & Company, PLLC

Report Type: Individual Premium BCR

Report Number: 5131862

Client Code: S4039

Reported Date: 07/11/2018

Liens and Judgments Search

0 Record(s)

Court	Disposition	Date Filed	Obligation	Type	Docket	Plaintiff	Defendant	Source
-------	-------------	------------	------------	------	--------	-----------	-----------	--------

Public Records Search

1 Record(s)

Court	Disposition	Date Filed	Obligation	Type	Docket	Plaintiff	Defendant	Source
US BKPT CT NY BROOKLYN	Pending	2018-4-10	\$0	Bankruptcy Chapter13	1841985			EX

Mortgage Liabilities with Balances

0 Record(s)

Account Details	Balance Details	Account Dates	Payment Details	Bankruptcy Specific Address	Bureau Reported Address	Source
-----------------	-----------------	---------------	-----------------	-----------------------------	-------------------------	--------

No Reported Mortgages

Non-Mortgage Liabilities with Balances

0 Record(s)

Account Details	Balance Details	Account Dates	Payment Details	Bankruptcy Specific Address	Bureau Reported Address	Source
-----------------	-----------------	---------------	-----------------	-----------------------------	-------------------------	--------

Liabilities without Balances

16 Record(s)

Account Details	Balance Details	Account Dates	Payment Details	Bankruptcy Specific Address	Bureau Reported Address	Source
Name: Bankamerica Type: Individual / Applicant Account: XXXX3135 Status: Closed, Account Closed Term: 360 Months Mortgage, Real Estate Specific Type: Unknown	Current: \$0 High Credit: \$330,000	Date Opened: 07/09/2004 Last Reported: 11/28/2008 Last Activity: 11/28/2008	Monthly: \$2,460 Past Due: \$0 Pay History: Not Available	Bank Of America Attn: Bankruptcy PO Box 982238 El Paso, TX 79998 Verified: 03/2018	4909 Savarese Cir Tampa, FL 33634 800-669-6607	TU

Note: Source represents who reported the specific account. (TU = TransUnion, EQ = Equifax, EX = Experian, LN = LexisNexis). For a full explanation of each category, see "How to read a tradeline" at the end of this report.



Need assistance? Call us at 1-866-218-1003 (Monday - Friday, 8am - 8pm ET)

© 2018 CINgroup. All Rights Reserved

Page 3 of 10

Bankruptcy Credit Report™ | Premium



4540 Honeywell Court
Dayton, OH 45424
www.cinlegal.com

Prepared for Salvatore Liga & Company, PLLC

Report Type: Individual Premium BCR

Report Number: 5131862

Client Code: S4039

Reported Date: 07/11/2018

Liabilities without Balances

16 Record(s)

Account Details	Balance Details	Account Dates	Payment Details	Bankruptcy Specific Address	Bureau Reported Address	Source
Name: Chase Card Type: Individual / Applicant Account: XXXXXXXXXXXX7221 Status: Closed, Account Closed By Grantor Term: N/A Revolving, Credit Card	Current: \$0 High Credit: \$10,000	Date Opened: 09/2007 Last Reported: 02/11/2009 Last Activity: 02/2009	Monthly: \$0 Past Due: \$0 Pay History: CCCCCCCCCC	Chase Card Services Correspondence Dept PO Box 15298 Wilmington, DE 19850 Verified: 03/2018	Po Box 15298 Wilmington, DE 19850 800-432-3117	TU, EX, EQ
Name: Bank Of America Type: Individual / Applicant Account: XXXXXXXXXXXX7338 Status: Closed, Account Closed By Consumer Term: N/A Revolving, Credit Card	Current: \$0 High Credit: \$9,917	Date Opened: 10/28/2004 Last Reported: 05/05/2018 Last Activity: 10/03/2014	Monthly: \$72 Past Due: \$0 Pay History: CCCCCCCCCC	Bank Of America Attn: Bankruptcy PO Box 982238 El Paso, TX 79998 Verified: 03/2018	Po Box 982238 El Paso, TX 79998 800-421-2110	TU, EX, EQ
Name: Discover Fin Svcs Llc Type: Individual / Applicant Account: XXXXXXXXXXXX7338 Status: Open, ACCOUNT TRANSFERRED Term: N/A Revolving, Credit Card	Current: \$0 High Credit: \$6,500	Date Opened: 09/11/2007 Last Reported: 04/22/2018 Last Activity: 07/08/2015	Monthly: \$0 Past Due: \$0 Pay History: -----	Discover Financial PO Box 3025 New Albany, OH 43054 800-347-5515 Verified: 03/2018	Po Box 15316 Wilmington, DE 19850 800-347-2683	TU, EX, EQ
Name: Chase Card Type: Individual / Applicant Account: XXXXXXXXXXXX9691 Status: Closed, Account Closed By Grantor Term: N/A Revolving, Credit Card	Current: \$0 High Credit: \$4,500	Date Opened: 06/2006 Last Reported: 04/22/2009 Last Activity: 04/2009	Monthly: \$0 Past Due: \$0 Pay History: CCCCCCCCCC	Chase Card Services Correspondence Dept PO Box 15298 Wilmington, DE 19850 Verified: 03/2018	Po Box 15298 Wilmington, DE 19850 800-432-3117	TU, EX, EQ
Name: Synch/empire Type: Individual / Applicant Account: XXXXXXXX3555 Status: Closed, Account Closed Term: N/A Revolving, Charge Account	Current: \$0 High Credit: \$4,500	Date Opened: 08/2004 Last Reported: 09/2016 Last Activity: 08/2014	Monthly: \$0 Past Due: \$0 Pay History: Not Available	Synchrony Bank / HH Gregg Attn: Bankruptcy PO Box 965060 Orlando, FL 32896 800-480-2140 Verified: 08/2017	C/o Po Box 965036 Orlando, FL 32896 866-396-8254	EQ

Note: Source represents who reported the specific account. (TU = TransUnion, EQ = Equifax, EX = Experian, LN = LexisNexis). For a full explanation of each category, see "How to read a tradeline" at the end of this report.



Need assistance? Call us at 1-866-218-1003 (Monday - Friday, 8am - 8pm ET)

© 2018 CINgroup. All Rights Reserved

Page 4 of 10

Bankruptcy Credit ReportTM | Premium



4540 Honeywell Court
Dayton, OH 45424
www.cinlegal.com

Prepared for Salvatore Liga & Company, PLLC

Report Type: Individual Premium BCR

Report Number: 5131862

Client Code: S4039

Reported Date: 07/11/2018

Liabilities without Balances

16 Record(s)

Account Details	Balance Details	Account Dates	Payment Details	Bankruptcy Specific Address	Bureau Reported Address	Source
Name: Barclays Bank Delaware Type: Individual / Applicant Account: XXXXXXXXXXXX6795 Status: Closed, Account Closed By Grantor Term: N/A Revolving, Credit Card	Current: \$0 High Credit: \$3,619	Date Opened: 05/2005 Last Reported: 01/26/2015 Last Activity: 12/08/2014	Monthly: \$0 Past Due: \$0 Pay History: CCCCCCCCCC	Barclays Bank Delaware Attn: Correspondence PO Box 8801 Wilmington, DE 19899 302-622-8990 Verified: 03/2018	Po Box 8803 Wilmington, DE 19899 866-370-5931	TU, EX, EQ
Name: Bank Of America Type: Individual / Applicant Account: XXXXXXXXXXXX6262 Status: Closed, Account Closed By Consumer Term: N/A Revolving, Credit Card	Current: \$0 High Credit: \$2,058	Date Opened: 04/2003 Last Reported: 09/22/2011 Last Activity: 11/01/2005	Monthly: \$0 Past Due: \$0 Pay History: -----	Bank Of America Attn: Bankruptcy PO Box 982238 El Paso, TX 79998 Verified: 03/2018	Po Box 982238 El Paso, TX 79998 800-421-2110	EX, EQ
Name: Synch/pc Richards Type: Individual / Applicant Account: XXXXXXXXXXXX4421 Status: Closed, Account Closed By Grantor Term: N/A Revolving, Charge Account	Current: \$0 High Credit: \$1,192	Date Opened: 11/25/2007 Last Reported: 10/02/2016 Last Activity: 07/25/2013	Monthly: \$0 Past Due: \$0 Pay History: CCCCCCCCCC	Synchrony Bank/PC Richard Attn: Bankruptcy Dept PO Box 965060 Orlando, FL 32896 800-480-2140 Verified: 03/2018	C/o Po Box 965036 Orlando, FL 32896 866-396-8254	TU, EX, EQ
Name: Citibank, N.a. Type: Individual / Applicant Account: XXXX8818 Status: Open, ACCOUNT TRANSFERRED Term: N/A Credit Line, Check Credit Or Line Of Credit	Current: \$0 High Credit: \$810	Date Opened: 07/01/2006 Last Reported: 05/31/2018 Last Activity: 04/19/2018	Monthly: \$0 Past Due: \$0 Pay History: CCCCCCCCCC	Citibank Centralized Bankruptcy PO Box 790034 St Louis, MO 63179 Verified: 03/2018	Po Box 6181 Sioux Falls, SD 57117 800-685-0935	TU, EX, EQ
Name: Capital One / Sony Type: Individual / Applicant Account: XXXXXXXXXXXX8640 Status: Closed, Account Closed Term: N/A Revolving, Unknown Loan Type	Current: \$0 High Credit: \$787	Date Opened: 05/2004 Last Reported: 07/2009 Last Activity: 03/2005	Monthly: \$0 Past Due: \$0 Pay History: Not Available	Capital One / Sony Attn: Bankruptcy PO Box 30285 Salt Lake City, UT 84130 Verified: 03/2018	90 Christiana Rd New Castle, DE 19720 800-207-1100	EQ

Note: Source represents who reported the specific account. (TU = TransUnion, EQ = Equifax, EX = Experian, LN = LexisNexis). For a full explanation of each category, see "How to read a tradeline" at the end of this report.

Bankruptcy Credit ReportTM | Premium



4540 Honeywell Court
Dayton, OH 45424
www.cinlegal.com

Prepared for Salvatore Liga & Company, PLLC

Report Type: Individual Premium BCR

Report Number: 5131862

Client Code: S4039

Reported Date: 07/11/2018

Liabilities without Balances

16 Record(s)

Account Details	Balance Details	Account Dates	Payment Details	Bankruptcy Specific Address	Bureau Reported Address	Source
Name: Macy's/dsnb Type: Individual / Applicant Account: XXXXXXXXX2470 Status: Closed, Account Closed By Grantor Term: N/A Revolving, Charge Account	Current: \$0 High Credit: \$614	Date Opened: 05/19/2005 Last Reported: 03/17/2018 Last Activity: 05/26/2009	Monthly: \$0 Past Due: \$0 Pay History: CCCCCCCCCC	Visa Dept Store National Bank/Macy's Attn: Bankruptcy PO Box 8053 Mason, OH 45040 800-437-2646 Verified: 04/2018	Po Box 8218 Mason, OH 45040 800-243-6552	TU, EX, EQ
Name: Comenitycb/davidsbride Type: Individual / Applicant Account: XXXXXXXXXXXX0784 Status: Open, Current Account Term: N/A Revolving, Charge Account	Current: \$0 High Credit: \$1,400	Date Opened: 03/2017 Last Reported: 06/23/2018 Last Activity: 09/17/2017	Monthly: \$30 Past Due: \$0 Pay History: CCCCCCCCCC	Comenitycapital/dvdsbr Attn: Bankruptcy Dept PO Box 182125 Columbus, OH 43218 Verified: 03/2018	Po Box 182120 Columbus, OH 43218 866-891-3458	TU, EX, EQ
Name: Synccb/old Navy Type: Individual / Applicant Account: XXXXXXXXXXXX6160 Status: Open, ACCOUNT TRANSFERRED Term: N/A Revolving, Charge Account	Current: \$0 High Credit: \$331	Date Opened: 05/31/2017 Last Reported: 07/09/2018 Last Activity: 04/2018	Monthly: \$0 Past Due: \$0 Pay History: ---CCCCCCCC	Synchrony Bank/ Old Navy Attn: Bankruptcy Dept PO Box 965060 Orlando, FL 32896 800-480-2140 Verified: 03/2018	Po Box 965005 Orlando, FL 32896 877-222-6868	TU, EX, EQ
Name: Synccb/jc Penneys Type: Individual / Applicant Account: XXXXXXXXXXXX8470 Status: Open, Current Account Term: N/A Revolving, Charge Account	Current: \$0 High Credit: \$200	Date Opened: 05/24/2012 Last Reported: 05/02/2017 Last Activity: 05/25/2012	Monthly: \$0 Past Due: \$0 Pay History: CCCCCCCCCC	Synchrony Bank/ JC Penneys Attn: Bankruptcy Dept PO Box 965060 Orlando, FL 32896 Verified: 03/2018	Po Box 965007 Orlando, FL 32896 866-227-5213	TU, EX, EQ
Name: Capital One / Best B Type: Individual / Applicant Account: XXXXXXXXXXXX6327 Status: Closed, Account Closed Term: N/A Revolving, Unknown Loan Type	Current: \$0 High Credit: \$0	Date Opened: 04/2004 Last Reported: 07/2009 Last Activity: 06/2007	Monthly: \$0 Past Due: \$0 Pay History: Not Available	Citibank/Best Buy Attn: Bankruptcy PO Box 790441 St. Louis, MO 63179 Verified: 06/2018	Po Box 30253 Salt Lake City, UT 84130 302-327-2000	EQ

Note: Source represents who reported the specific account. (TU = TransUnion, EQ = Equifax, EX = Experian, LN = LexisNexis). For a full explanation of each category, see "How to read a tradeline" at the end of this report.



Need assistance? Call us at 1-866-218-1003 (Monday - Friday, 8am - 8pm ET)

© 2018 CINgroup. All Rights Reserved

Page 6 of 10

Bankruptcy Credit Report™ Premium



4540 Honeywell Court
Dayton, OH 45424
www.cinlegal.com

Prepared for Salvatore Liga & Company, PLLC

Report Type: Individual Premium BCR

Report Number: 5131862

Client Code: S4039

Reported Date: 07/11/2018

How to read a tradeline

Account Details	Balance Details	Account Dates	Payment Details	Bankruptcy Specific Reported Address	Bureau Reported Address	Owner & Source
Name: Sample Creditor Type: Individual / Applicant Account: XXXXXX23456 Status: Open, Fixed Rate Installment	Current: \$22,908 High Credit: \$24,475	Date Opened: 07/12/2013 Last Reported: 07/27/2015 Last Activity: 06/15/2015	Monthly: \$50 Past Due: \$100 Pay History: 21111CC1C1C2	Sample Creditor 123 Sample Street Sample, Ohio 12345 800-722-0983 Verified: 09/2014	Sample Creditor 1 Sample Pkwy Sample, Ohio 54321	TU, EX, EQ EX, EQ

Note: The information on this tradeline is fictitious and used for example purposes only.

1. Account Details:

The **Name** field is the creditor's name as reported by the bureaus. **Ownership Type** displays if the account is individual or joint, as well as the debtors relationship to the liability. **Account** contains the actual account number reported for the tradeline, hashed out for privacy. **Status** displays the most current status reported by the bureaus, examples include Open, Current / Open, Collection / Closed, Purchased By Another Lender. Followed by the Credit Loan Type which describes the nature of the loan. For a collection account, when the creditor provides original creditor information to the bureaus, it will be listed in this section under **Original Creditor**.

2. Balance Details:

The last reported balance provided to the bureaus will be displayed as **Current**. **High Credit** is the highest balance ever reported throughout the tradeline's lifetime.

3. Account Dates:

Date Opened is the date the account was opened. **Last Reported** is the date the tradeline was last reported to the bureaus. **Last Activity** is the last time any activity occurred on the account. That activity covers a wide range and includes transactions, payments, and disputes.

4. Payment Details:

The expected regular payment due each month is listed as **Monthly**. **Past Due** is the amount the tradeline is past due as of the last reported date. **Pay History** displays the monthly payment history for that account. The number of months may vary from tradeline to tradeline. Each month is represented by a letter or number. The far left digit represents the most current reported month. C = Paid as agreed, 1 = 30 days past due, 2 = 60 days past due, 3 = 90 days past due, 4 = 120 days past due, 5 = 150 days past due, 6 = 180 days past due, 8 = Repossession, 9 = Collection, - = No history.

5. Bankruptcy-Specific Address:

The **Bankruptcy-Specific Address** is listed for creditor noticing. CIN Legal Data Services continually updates this database by creditor frequency, type, and recency. **Verified** displays the month and year the address was updated.

6. Bureau Reported Address:

The generic creditor contact address provided by the bureau is displayed in the **Bureau Reported Address** field.

7. Owner* & Source:

Owner is populated with the responsible party reported by the bureau for each tradeline. **Source** is the bureau that has provided CIN Legal Data Services with information for the tradeline, abbreviated as follows: TU = TransUnion, EQ = Equifax, EX = Experian, LN = LexisNexis. If supplemental information was provided by LexisNexis, it will be also be listed in the Source field abbreviated as LN.

* Owner only applies to Joint reports

Note: Source represents who reported the specific account. (TU = TransUnion, EQ = Equifax, EX = Experian, LN = LexisNexis). For a full explanation of each category, see "How to read a tradeline" at the end of this report.



Need assistance? Call us at 1-866-218-1003 (Monday - Friday, 8am - 8pm ET)

© 2018 CINgroup. All Rights Reserved

Page 7 of 10

Bankruptcy Credit ReportTM | Premium



4540 Honeywell Court
Dayton, OH 45424
www.cinlegal.com

Prepared for Salvatore Liga & Company, PLLC

Report Type: Individual Premium BCR

Report Number: 5131862

Client Code: S4039

Reported Date: 07/11/2018

BANKRUPTCY CREDIT REPORT NOTICES:

* CIN Legal Data Services' Credit Score Analysis, powered by CreditXpert, simulates changes to the credit file to calculate the potential score impact of a Chapter 7 bankruptcy filing. It simulates filing the Chapter 7 bankruptcy immediately, followed 3 months later by discharge of all debt other than student loans and mortgages. It also simulates opening a revolving credit card with a \$500 credit limit 2 months after discharge, and then maintaining a balance of \$300 on that card for 10 months. The final score is calculated 15 months from now (one year after the bankruptcy discharge). myHorizon assumes that monthly payments will be made on time for mortgages and student loans, and that zero-balance credit accounts will be closed by creditors at the time of discharge. Accounts last reported 4 or more months ago are not included in the bankruptcy filing unless they are derogatory accounts.

CreditXpert® products are based on information derived from credit reports produced by the major credit reporting agencies. CreditXpert Inc. is not responsible for inaccurate results, including any due to incorrect, missing, outdated credit report information or incorrect assumptions about the future. Scores and score changes predicted by CreditXpert products are only estimates and are not guaranteed. CreditXpert Inc. does not represent that CreditXpert Credit Scores(tm) are identical or similar to credit scores produced by any other company. CreditXpert Inc. is not associated with Fair Isaac Corporation. CreditXpert Inc. is not a credit counseling or a credit repair organization.

The foregoing is not intended to provide or imply warranties of any kind. CreditXpert products are provided on an "as is" basis, and CreditXpert inc. and its distributors disclaim any and all warranties, either express or implied, including but not limited to any warranty of merchantability, fitness for a particular purpose, non-infringement, system integration, non-interference and/or accuracy of informational content.

Copyright © 2000-2018 CreditXpert Inc. All rights reserved. CreditXpert® is a registered trademark of CreditXpert Inc. The CreditXpert logo is a trademark of CreditXpert Inc.

Monthly payment amounts include minimum monthly payments on accounts with outstanding balances that may have recently been frozen or closed by the original credit grantor.

CIN Legal Data Services Bankruptcy-Specific Address Information was obtained via telephone from the current creditor by CIN Legal Data Services Staff. Information verified by CIN Legal Data Services Staff was provided by the creditor as of the "Verified" date listed within each trade name and address listing. Please note, BAPCPA language regarding the noticing of creditors may dictate the use of a different address.

The 8-Year Supplemental National Bankruptcy Search and the Liens/Judgments Search products are not provided by "Consumer Reporting Agencies" as that term is defined in the FCRA. Judgments, liens and other public records being reported by the national credit bureaus accessed in compiling this credit report will appear in the "Public Records" section.

Data from this credit report can be imported into participating bankruptcy forms preparation software products for thirty (30) days from the Reported Date as shown in the Report header of each page. After thirty (30) days, the import function will no longer be available for this credit report.

ATTORNEY: PLEASE GIVE THIS NOTICE TO CONSUMERS

Para información en español, visite www.consumerfinance.gov/learnmore o escriba a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington DC 20552.

A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

• You must be told if information in your file has been used against you. Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment - or to take another adverse action against you - must tell you, and must give you the name, address, and phone number of the agency that provided the information.

• You have the right to know what is in your file. You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:

- a person has taken adverse action against you because of information in your credit report;
- you are the victim of identity theft and place a fraud alert in your file;
- your file contains inaccurate information as a result of fraud;
- you are on public assistance;
- you are unemployed but expect to apply for employment within 60 days.

• In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore for additional information.



Need assistance? Call us at 1-866-218-1003 (Monday - Friday, 8am - 8pm ET)

© 2018 CINGroup. All Rights Reserved

Page 8 of 10

Bankruptcy Credit Report™ Premium



4540 Honeywell Court
Dayton, OH 45424
www.cinlegal.com

Prepared for Salvatore Liga & Company, PLLC

Report Type: Individual Premium BCR

Report Number: 5131862

Client Code: S4039

Reported Date: 07/11/2018

- You have the right to ask for a credit score. Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- You have the right to dispute incomplete or inaccurate information. If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore for an explanation of dispute procedures.
- Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information. Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- Consumer reporting agencies may not report outdated negative information. In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- Access to your file is limited. A consumer reporting agency may provide information about you only to people with a valid need -- usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- You must give your consent for reports to be provided to employers. A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore.
- You may limit "prescreened" offers of credit and insurance you get based on information in your credit report. Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1-888-567-8688.
- You may seek damages from violators. If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- Identity theft victims and active duty military personnel have additional rights. For more information, visit www.consumerfinance.gov/learnmore.
- States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General.

For Information about your Federal rights contact:

1. a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates: Consumer Financial Protection Bureau, 1700 G Street NW, Washington, DC 20552; b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB: Federal Trade Commission: Consumer Response Center – FCRA, Washington, DC 20580, (877) 382-4357.
2. To the extent not included in item 1 above: a. National banks, federal savings associations and federal branches and federal agencies of foreign banks: Office of the Comptroller of the Currency, Customer Assistance Group, 1301 McKinney Street, Suite 3450, Houston, TX 77010-9050; b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies and insured State Branches of Foreign Banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act: Federal Reserve Consumer Help Center, PO Box 1200, Minneapolis, MN 55480; c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations: FDIC Consumer Response Center, 1100 Walnut St., Box #11, Kansas City, MO 64106; d. Federal Credit Unions: National Credit Union Administration, Office of Consumer Protection (OCP), Division of Consumer Compliance and Outreach (DCCO), 1775 Duke Street, Alexandria, VA 22314.
3. Air carriers: Asst. General Counsel for Aviation Enforcement & Proceedings, Aviation Consumer Protection Division, Department of Transportation, 1200 New Jersey Avenue, S.E., Washington, DC 20590.
4. Creditors Subject to Surface Transportation Board: Office of Proceedings, Surface Transportation Board, Department of Transportation 395 E Street, S.W., Washington, DC 20423.
5. Creditors Subject to Packers and Stockyards Act, 1921: Nearest Packers and Stockyards Administration area Supervisor.
6. Small Business Investment Companies: Associate Deputy Administrator for Capital Access, United States Small Business Administration, 409 Third Street, SW, 8th Floor, Washington, DC 20416.
7. Brokers and Dealers: Securities and Exchange Commission, 100 F Street, N.E., Washington, DC 20549.
8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks and Production Credit Associations: Farm Credit Administration, 1501 Farm Credit Drive, McLean, VA 22102-5090.
9. Retailers, Finance Companies, and All Other Creditors Not Listed Above: FTC Regional Office for region in which the creditor operates or Federal Trade Commission: Consumer Response Center – FCRA, Washington, DC 20580, (877) 382-4357.

State Law Notices: You may be entitled to additional fair credit reporting rights under State Law. Go to www.ftc.gov/ftcr/learnmore for a listing of States' Notices of Consumers' Rights.

To Dispute Information Appearing in This Report: Send the following information by email to consumer@cinlegal.com or by postal mail to CIN Legal Data 6HJMFH-S771-1-RQXP-HJ-1V5XMM-1111-RCH-ZHO&RXUM-D-VRD-2+ 1111. 1. Your complete name, address, and telephone number. 2. The "Report Number" and "Reported Date" located at the top right corner of the first page of the credit report. 3. The name and account number for any creditor whose data you are disputing. Explain why you feel the creditor's information is incorrect. 4. A request that the information you are disputing be removed or corrected. 5. Copies (not originals) of any documents that support your position. Within 5 days of receiving your dispute, CIN Legal Data Services ("CIN") will investigate the



Need assistance?

Call us at 1-866-218-1003 (Monday - Friday, 8am - 8pm ET)

© 2018 CINgroup. All Rights Reserved

Page 9 of 10

Bankruptcy Credit ReportTM | Premium



4540 Honeywell Court
Dayton, OH 45424
www.cinlegal.com

Prepared for Salvatore Liga & Company, PLLC

Report Type: Individual Premium BCR

Report Number: 5131862

Client Code: S4039

Reported Date: 07/11/2018

dispute and will notify all of the three nationwide credit reporting agencies (Experian, TransUnion, and Equifax) that are reporting the disputed information. The credit reporting agencies have 30 days in which to investigate your dispute and send their investigation results to CIN. CIN will mail you a copy of each credit reporting agencies' investigation results within 1 business day of receiving the same from the agencies.



BAYVIEW

PO Box 5933 Troy MI 48007-5933

Exhibit B

August 30, 2018

VELDA CLARKE-JAMES
PO BOX 130335
BROOKLYN, NY 11213

Property Address: 186 SCHENECTADY AVE
BROOKLYN, NY 11213
Policy Number: 56BAJ6440
Loan Number: 0001211579

Dear VELDA CLARKE-JAMES:

Your Evidence of Property Insurance for the above referenced property was recently received. Upon review it was noted the Named Insured on the policy is not correct. According to our records the Named Insured should read as follows:

VELDA CLARKE-JAMES

If the name on your Evidence of Property Insurance is correct as the result of change in name, or due to a succession of interest for the real property, please contact our Customer Service Department toll free at 800-457-5105 for the documentation needed in order to update our records accordingly. For all other circumstances please contact your insurance agent and have your policy updated to reflect the name shown above.

Bayview Loan Servicing, LLC requires the policy declarations page or a copy of the full policy as evidence of insurance. If this is a flood insurance policy, please see page two for policy requirements. To comply with the terms of your mortgage, please be certain that this change is applied to the policy, and mail an updated copy to:

Bayview Loan Servicing, LLC
Its Successors and/or Assigns
PO Box 5933
Troy, MI 48007-5933





BAYVIEW

PO Box 5933 Troy MI 48007-5933

The following mailing address must be used for all Error Notices & Information Requests: Bayview Loan Servicing, LLC , Customer Support, 4425 Ponce de Leon Boulevard, 5th Floor, Coral Gables, FL 33146

Acceptable proof of flood insurance coverage is:

1. A copy of the flood insurance application and premium payment receipt (for no more than 60 calendar days);
2. A copy of the declarations page; or
3. An electronic transmission (via electronic data interchange) containing data representing either of the above containing all of the following:
 - Policy Form/Type (GP, DP, RCBAP (must include RCV and total units), PRP)
 - Policy Term
 - Policy Number
 - Insured's Name and Mailing Address
 - Property Location
 - Current Flood Risk Zone
 - Rated Flood Risk Zone (zone used for rating, including when grandfathering or issuing coverage under the 2-year PRP Eligibility Extension)
 - Grandfathered: Y/N
 - Mortgagee Name and Address
 - Coverage Limits; Deductibles
 - Annual Premium

Bayview Loan Servicing, LLC is a debt collector. This letter is an attempt to collect a debt and any information obtained will be used for that purpose. To the extent that your obligation has been discharged or is subject to an automatic stay of bankruptcy this notice is for compliance and informational purposes only and does not constitute a demand for payment or any attempt to collect such obligation. Bayview Loan Servicing, LLC is the servicer of the mortgage loan account. If you are a confirmed successor in interest of the account, unless you assume the mortgage loan obligation under state law, you are not personally liable for the mortgage debt and cannot be required to use your own assets to pay the mortgage debt.

Verific – 06/07/2017

TTY Service is available by contacting 711

v.06/07/2017



If you should have any questions, please contact a Bayview Loan Servicing, LLC insurance representative at the number below. We appreciate your prompt response to this matter.

Insurance Department
Bayview Loan Servicing, LLC

Phone: 877-826-4419 Monday through Friday, 8am to 7pm ET
Fax: 248-824-7960
Email: BayviewTeam@pfic.com

Bayview Loan Servicing, LLC is a debt collector. This letter is an attempt to collect a debt and any information obtained will be used for that purpose. To the extent that your obligation has been discharged or is subject to an automatic stay of bankruptcy this notice is for compliance and informational purposes only and does not constitute a demand for payment or any attempt to collect such obligation. Bayview Loan Servicing, LLC is the servicer of the mortgage loan account. If you are a confirmed successor in interest of the account, unless you assume the mortgage loan obligation under state law, you are not personally liable for the mortgage debt and cannot be required to use your own assets to pay the mortgage debt.

Verific – 06/07/2017

TTY Service is available by contacting 711

v.06/07/2017



OKH F

NOTICE OF SALE
SUPREME COURT - COUNTY OF KINGS

THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE
FOR CERTIFICATEHOLDERS CWALT, INC. ASSET-BACKED CERTIFICATES, SERIES
2004-24CB,

Plaintiff,

Against

Index No.: 20280/2009

VELDA CLARKE-JAMES, RHONDA WRIGHT A/K/A RHONDA M. WRIGHT, ET AL.,

Defendant(s).

Pursuant to a Judgment of Foreclosure and Sale, duly entered 1/16/2018, I, the undersigned Referee, will sell at public auction in Room 224 of the Kings County Supreme Court, 360 Adams Street, Brooklyn, NY 11201, on 12/13/2018 at 2:30 pm, premises known as 186 Schenectady Avenue, Brooklyn, NY 11213, and described as follows:

ALL that certain plot, piece or parcel of land, with the buildings and improvements thereon erected, situate, lying and being in the Borough of Brooklyn, County of Kings, City and State of New York, and designated on the tax maps of the Kings County Treasurer as Block 1365 Lot 52 The approximate amount of the current Judgment lien is \$459,057.26 plus interest and costs. The premises will be sold subject to provisions of the aforesaid Judgment of Foreclosure and Sale; Index # 20280/2009.

If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney.

Roberto Lopez, Esq., Referee.

Leopold & Associates, PLLC, 80 Business Park Drive, Suite 110, Armonk, NY 10504

Dated: 10/18/2018

RMR

The Bank of New York Mellon, N.A.

Exhibit 1A

Exhibit E

MORTGAGE LOAN TRANSFER DISCLOSURE NOTICE

In this Notice, the terms "we", "us" or "our" mean the new creditor identified below. The terms "you" and "your" mean the mortgage loan borrower(s) identified below.

We are sending you this Notice because we are required by law to notify you that your mortgage loan identified below has been sold or transferred to us. We are the new creditor of your mortgage loan.

Date of this Notice:

January 28, 2011

Mortgage Loan Borrower Name(s):

Velda Clarke-James

Property Address:

186 SCHENECTADY AVE
BROOKLYN, NY 11213-2838

Mortgage Loan Information:

Date of Loan: July 9, 2004
Original Amount of Loan: \$330,000.00

Address of Mortgaged Property:

186 SCHENECTADY AVE
BROOKLYN, NY 11213-2838

Mortgage Identification Number (MIN):

1000370-0000012144-7

Please note the following information regarding the transfer of your mortgage loan:

1. The identity (name), address and telephone number of the new creditor:

The Bank of New York Mellon, N.A.
5730 Katella Avenue
Cypress, Ca 90630
(888) 999-0615

2. The date of the transfer of your mortgage loan: January 28, 2011
3. How to reach an agent or party having authority to act on behalf of the new creditor:
- (i) The mailing address and telephone number for the mortgage company servicing your mortgage loan, with authority to resolve issues concerning borrower payments on the loan, is:

Litton Loan Servicing LP
4828 Loop Central Drive
Houston, Tx 77081-2226
(800) 247-9727
(800) 247-9727
<http://www.littonloan.com>

You can also look up the current servicer of your mortgage loan by accessing MERS® Servicer ID at www.mers-servicerid.org, or by dialing the toll-free MERS® Servicer Identification System at 888-679-6377.

- (ii) The mailing address and telephone number for the agent authorized to receive legal notice is:

Mortgage Electronic Registration Systems, Inc.
P.O. Box 2026
Flint, MI 48501-2026
Ph: (888) 679-6377

4. The instrument representing the indebtedness of your mortgage loan (promissory note) is not a recordable document, but the promissory note is in our possession or held on our behalf by our custodian. The security instrument (mortgage or deed of trust) that secures the repayment of your promissory note is, however,



recorded in the public land records for KINGS, NY.

5. Additional information:

This Notice does not identify or otherwise change the address where you send your mortgage loan payments.

If there is any change in the address for your mortgage loan payments, you will be notified of such change separately and apart from this notice.



Exhibit C

Information to identify the case:		
Debtor 1	Velda A Clarke-James	Social Security number or ITIN xxx-xx-3009
	First Name Middle Name Last Name	EIN ---
Debtor 2		Social Security number or ITIN ---
(Spouse, if filing)	First Name Middle Name Last Name	EIN ---
United States Bankruptcy Court Eastern District of New York		Date case filed for chapter 13 12/13/18
Case number: 1-18-47160-cec		

Official Form 309I**Notice of Chapter 13 Bankruptcy Case**

Revised: 12/17

For the debtor(s) listed above, a case has been filed under Chapter 13 of the Bankruptcy Code. An order for relief has been entered. This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's Full Name	Velda A Clarke-James	
2. All other names used in the last 8 years	aka Velda A Clarke, dba Sams	
3. Address	P O Box 130335 Brooklyn, NY 11213	
4. Debtor's Attorney Name and address	Velda A Clarke-James P O Box 130335 Brooklyn, NY 11213	Contact Phone _____ Email: <u>NONE</u>
5. Bankruptcy Trustee Name and address	Michael J. Macco 2950 Express Drive South Suite 109 Islandia, NY 11749	Contact Phone (631) 549-7900 Email: <u>ecf@maccosternlaw.com</u>
6. Meeting of Creditors	January 16, 2019 at 10:00 AM	Location: 271-C Cadman Plaza East, Room 2579 - 2nd Floor, Brooklyn, NY 11201-1800
7. Hearing on Confirmation of Plan	The debtor has or will file a plan. The hearing on confirmation will be held: Date: 2/7/19, Time: 10:00 AM, Location: United States Bankruptcy Court, 271-C Cadman Plaza East, Courtroom 3529 - 3rd Floor, Brooklyn, NY 11201-1800	
8. Deadlines The Bankruptcy Clerk's Office must receive these documents and any required filing fee by the following deadlines.	Deadline to Object to Discharge or to Challenge Dischargeability of Certain Debts: You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 	Filing Deadline: 3/18/19 Filing Deadline: 02/21/2019 Deadline for holder(s) of a claim secured by a security interest in the debtor(s)' principal residence (Rule 3002(c)(7)(A)): Filing Deadline: 02/21/2019 Deadline for all creditors to file a Proof of Claim (except governmental units and holder(s) of a claim that is secured by a security interest in the debtor(s)' principal residence): Filing Deadline: 6/11/19 Deadline for governmental units to file a Proof of Claim (except as otherwise provided in Fed. R. Bankr. P. 3002(c)(1)): Deadline to Object to Exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.
9. Bankruptcy Clerk's Office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <u>www.pacer.gov</u> .	Address of the Bankruptcy Clerk's Office: 271-C Cadman Plaza East, Suite 1595 Brooklyn, NY 11201-1800 Clerk of the Bankruptcy Court: Robert A. Gavin, Jr.	Hours Open: Monday - Friday 9:00 AM - 4:30 PM Contact Phone (347) 394-1700 Date: 12/14/18

For more information, see page 2

Defendants' Address:

8

VELDA CLARKE-JAMES A/K/A VELDA CLARKE JAMES
Attn: Ziroqiannis Volakos Law Group P.C, Brookyn
Brooklyn, NY 11220

RHONDA WRIGHT A/K/A RHONDA M. WRIGHT
186 SCHENECTADY AVENUE
BROOKLYN, NY 11216

JPMORGAN CHASE BANK, N.A.
1111 POLARIS PARKWAY
COLUMBUS, OH 43240

NYC ENVIRONMENTAL CONTROL BOARD
233 SCHERMERHORN STREET, 11TH FLOOR
BROOKLYN, NY 11201

NYS DEPARTMENT OF TAXATION AND FINANCE
ALBANY, NY

JOHN DOE and JANE DOE
186 Schenectady Avenue
Brooklyn, NY 11213

NYC ENVIRONMENTAL CONTROL BOARD

NYC ENVIRONMENTAL CONTROL BOARD